

From: [redacted]
Sent: Thursday, December 28, 2006 7:56 PM
To: Taskforcecomments
Subject: Identity Theft Task Force

Here's an idea for dealing with identity theft: We need to let consumers control their own credit.

If I have true control over loans, credit cards, etc established in my name, then even if someone gets my personal information they can't do anything with it.

Even though I support attempts to protect personal information, I think it is impossible to completely prevent thieves from obtaining personal information. There's too many loopholes to close, too many opportunities for them to take advantage of. So I think we need to address this problem from the opposite direction. Make that information useless to them.

To do that, we need to restore consumer's ability to control their own credit. Right now, it seems too easy to establish new credit. Instant credit may be convenient but it is also easy to tamper with.

New credit should not be established in my name unless I know about it and I truly authorized it. Ultimately, this problem seems to be one of establishing a person's identity. This may be difficult, but I believe the current practices could be improved if businesses were forced to improve them.

So here's what I'm asking for: give me control over my own credit. Force every institution that is creating credit to firmly establish a person's identity before they issue new credit in that person's name. And then force them to send several forms of confirmation to that person, notifying them that new credit has been established in their name. And let them void that credit if they did not truly authorize it.

If I have control over my own credit, then even if someone gets my personal information they won't be able to do anything with it because I retain control over credit established in my name.

Thank you,
[redacted]